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1123.44203X00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

B. PAVLIC, et al.

Serial No.:

To be assigned

Filed:

October 13, 2004

For:

PAYMENT TERMINAL DEVICE FOR PAYMENT DATA

EXCHANGE

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 October 13, 2004

Sir:

In the matter of the above-identified application, applicants are submitting herewith for the Examiner's consideration copies of documents cited in a communication from a foreign patent office in a counterpart foreign application. The documents are listed on the attached form equivalent to Form PTO-1449.

This information disclosure statement is being submitted with the filing of this application.

To the extent the documents listed on the attached form equivalent to Form PTO-1449 are not in the English language, the requirement of 37 CFR 1.98(a)(3) for a concise explanation of the relevance is satisfied by an English language version or translation of the foreign patent office report citing the documents.

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It is respectfully requested that this information disclosure statement be considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (Case: 1123.44203X00), and please credit any excess fees to such deposit account.

Respectfully submitted,

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Donald E. Stout

Registration No. 26,422

DES/kmh (703) 312-6600 Attachments

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Sheet 1 of 1

Form PTO-1449	U.S. DEPARTMENT OF COMMERCE	ATTY. DKT. NO.	SERIAL NO.		
	PATENT AND TRADEMARK OFFICE	1123.44203X00	To be assigned		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT			
		B. PAVLIC, et al.			
		FILING DATE	GROUP		
(Us	se several sheets if necessary)	October 13, 2004			

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA						
AB						
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	AN	EP 0 848 360 A1	06/17/98	Europe			X	
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	AQ							
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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	International Application No. PCT/IB 02/0	ional Search Report or the Declaration; 1223; International Filing Date: 16/04/2002.